

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
JULY 29, 2005, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
5-3-05	McVille State Bank, McVille, to establish facility at 321 Hwy 15, Northwood	Approved by State Banking Board 7-14-05
<u>APPLICATION TO ESTABLISH A BRANCH</u>		
5-31-05	Elm River Credit Union, Page, to establish a branch at Horace	Approved by State Credit Union Board 7-26-05
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
5-27-05	Dakota West Credit Union, Watford City, to expand its field of membership to include a 50 mile radius of Washburn	Application withdrawn
5-31-05	Elm River Credit Union, Page, to expand its field of membership to include a 50 mile radius of Horace	Application withdrawn
7-20-05	Portland Credit Union, Portland, to expand its field of membership to include immediate family members and a 75 mile radius of Portland	Pending application

*The following is compiled from the Office of the Comptroller of the Currency Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.*

Dakota Community Bank, Hebron, converted to a national bank	Received by OCC 6-30-05 OCC Effective date 7-1-05
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**USURY**

The usury rate for unregulated lenders the month of August 2005 is **8.555%**.